

**FOR IMMEDIATE RELEASE**

**25 January, 2002**

**PUBLIC NOTICE #2002-4**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: **RATE ENFORCEMENT BUREAU**, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

# # #

(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**25-Jan-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-1563	0012	AIU INS. CO.	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1653	0000	ALASKA NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-1692	0008	ALLSTATE INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	UMBRELLA/EXCESS	
02-1736	0008	ALLSTATE INS. CO.	COMM	MULTI-PERIL	FORMS	LANDLORDS PACKAGE POLICY	
02-1931	0008	ALLSTATE INS. CO.	PERS	OTHER LIABILITY	FORMS	NONE	
02-1911	0957	AMERICAN ALTERNATIVE INS. CORP	COMM	FIRE	RATE	NONE	0.00%
02-1941	0957	AMERICAN ALTERNATIVE INS. CORP	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB - NATIONAL HOSPICE & PALLIATIVE CARE	0.00%
02-1711	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	INLAND MARINE	FORMS	INSTALLMENT FLOATER	
02-1681	0163	AMERICAN ECONOMY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RATE	NONE	14.40%
02-1794	0291	AMERICAN HARDWARE MUTUAL INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-1564	0012	AMERICAN HOME ASSURANCE CO.	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1491	0761	AMERICAN INS. CO. (THE)	COMM	MULTI-PERIL	RULE CHANGE	GENERAL LIABILITY	0.00%
02-1933	0108	AMERICAN MANUFACTURERS MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-1935	0108	AMERICAN MOTORISTS INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-1611	0163	AMERICAN STATES INS. CO.	COMM	AUTO LIABILITY	RATE	NONE	14.10%
02-1651	0028	AMICA MUTUAL INS. CO.	PERS	FIRE	RULE CHANGE	NONE	0.00%
02-1562	0028	AMICA MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	NONE	0.00%
02-1501	0761	ASSOCIATED INDEMNITY CORP	COMM	MULTI-PERIL	RULE CHANGE	GENERAL LIABILITY	0.00%
02-1951	1330	BALBOA INS. CO.	COMM	INLAND MARINE	NEW PROGRAM	LEASED EQUIPMENT INS.	0.00%
02-1571	0012	BIRMINGHAM FIRE INS. CO. OF PA	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1811	0000	BROTHERHOOD MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	INDEPENDENT-INSTITUTIONAL (NOT-FOR-PROFIT)	0.00%
02-1662	0802	CA CAPITAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	6.90%
02-1795	0098	CAROLINA CASUALTY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	BUSINESS AUTO & TRUCKERS	
02-1961	0056	CASUALTY RECIPROCAL EXCHANGE	COMM	AUTO PHYSICAL DAMAGE	NEW PROGRAM	DEALER	0.00%
02-1631	0012	COMMERCE & INDUSTRY INS. CO.	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1922	0604	CONSTITUTION INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-1737	0218	CONTINENTAL CASUALTY CO.	COMM	MULTI-PERIL	FORMS	BUSINESS ACCOUNT PACKAGE POLICY	
02-1561	0306	CUMIS INS. SOCIETY, INC.	COMM	EARTHQUAKE	NEW PROGRAM	AMBULANCE INS. SVCS	0.00%
02-1761	0306	CUMIS INS. SOCIETY, INC.	COMM	EARTHQUAKE	NEW PROGRAM	EMERGENCY INS. SVCS	0.00%
02-1691	0831	DOCTORS' CO., AN INTERINS. EXCHANGE (THE)	COMM	MEDICAL MALPRACTICE	RATE & FORM	PROF LIAB-PHYS., SURG., & ANC. HEALTHCARE PROVIDER	7.90%
02-1663	0802	EAGLE WEST INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	6.90%
02-1731	0111	EMPLOYERS INS. CO. OF WAUSAU	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-1701	0062	EMPLOYERS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-1473	0164	FIDELITY & GUARANTY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	BUSINESS INS. POLICY	0.00%
02-1621	0164	FIDELITY & GUARANTY INS. CO.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY	17.90%

**California Department of Insurance**  
**Public Notice Filing**  
**25-Jan-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-1801	0164	FIDELITY & GUARANTY INS. CO.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY/STANDARD SEGMENT	17.90%
02-1474	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	MULTI-PERIL	RULE CHANGE	BUSINESS INS. POLICY	0.00%
02-1622	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY	17.90%
02-1802	0164	FIDELITY & GUARANTY INS. UNDERWRITERS, INC.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY/STANDARD SEGMENT	17.90%
02-1937	0000	FINANCIAL PACIFIC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
02-1511	0761	FIREMAN'S FUND INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	GENERAL LIABILITY	0.00%
02-1671	0479	FIRST FINANCIAL INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	18.90%
02-1873	0218	GLENS FALLS INS. CO. (THE)	PERS	AUTO LIABILITY	RULE CHANGE	CLASSIC AUTO	3.29%
02-1871	0218	GLENS FALLS INS. CO. (THE)	PERS	INLAND MARINE	RULE CHANGE	CLASSIC AUTO	0.15%
02-1712	0111	GOLDEN EAGLE INS. CORP	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-1573	0012	GRANITE STATE INS. CO.	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1833	0084	GREAT AMERICAN INS. CO.	COMM	ALLIED LINES	RATE	CROP HAIL	14.60%
02-1932	0150	GREAT WEST CASUALTY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-1634	0091	HARTFORD ACCIDENT & INDEMNITY CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1636	0091	HARTFORD CASUALTY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1638	0091	HARTFORD FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1639	0091	HARTFORD INS. CO. OF THE MIDWEST	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1640	0091	HARTFORD UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1471	0300	HORACE MANN INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-1472	0300	HORACE MANN PROPERTY & CASUALTY INS. CO.	PERS	AUTO PHYSICAL DAMAGE	SYMBOLS	NONE	
02-1574	0012	INS. CO. OF THE STATE OF PA (THE)	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1513	0517	INS. CORP OF HANNOVER	PERS	INLAND MARINE	FORMS	AQUAPAC	
02-1633		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	M&C, OL&T, PRODUCTS LIABILITY	
02-1635		INS. SVCS OFFICE, INC.	COMM	OTHER LIABILITY	MANUAL	M&C, OL&T, PRODUCTS LIABILITY	
02-1841	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-1832	1318	INTERINS. EXCHANGE OF THE AUTOMOBILE CLUB	PERS	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-1735	0108	KEMPER CASUALTY INS. CO.	COMM	OTHER LIABILITY	FORMS	GL ISO PHASE III	
02-1793	1172	LEGION INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HOTEL/MOTEL	
02-1936	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	MULTI-PERIL	RULE CHANGE	BOP	
02-1481	0108	LUMBERMENS MUTUAL CASUALTY CO.	COMM	OTHER LIABILITY	RATE	PROF. LIAB. - LAWYERS	226.30%
02-1541	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	RATE	PROF. LIAB. - EMPLOYMENT PRACTICES	39.20%
02-1734	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. - EMPLOYMENT PRACTICES LIABILITY	
02-1371	0785	MARKEL INS. CO.	COMM	INLAND MARINE	RULE CHANGE	NONE	
02-1738	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	MULTI-PERIL	FORMS	BUSINESS ACCOUNT PACKAGE POLICY	

**California Department of Insurance**  
**Public Notice Filing**  
**25-Jan-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-1512	0761	NATIONAL SURETY CORP	COMM	MULTI-PERIL	RULE CHANGE	GENERAL LIABILITY	0.00%
02-1581	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1661	0140	NATIONWIDE MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	HOME ENTERPRISE EXCESS	
02-1582	0012	NEW HAMPSHIRE INS. CO.	COMM	AUTO LIABILITY	FORMS	UNINSURED/UNDERINSURED MOTORISTS	
02-1721	0008	NORTHBROOK INDEMNITY CO.	COMM	OTHER LIABILITY	NEW PROGRAM	VEHICLE CONTRACT REIMBURSEMENT	0.00%
02-1934	0150	OLD REPUBLIC INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0.00%
02-1938	0150	OLD REPUBLIC INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-1722	1218	PENN-AMERICA INS. CO.	COMM	FIRE	RATE	NONE	
02-1861	0677	PHILADELPHIA INDEMNITY INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	PREMIER MANUFACTURED MOBILEHOME	0.00%
02-1382	0000	SIRIUS AMERICA INS. CO.	COMM	MULTI-PERIL	NEW PROGRAM	NONE	0.00%
02-1551	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	FORMS	PUBLIC ENTITY E&O	
02-1851	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	NONE	
02-1872	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	DEGREED PROFESSIONAL	-0.10%
02-1881	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	FINANCIAL INSTITUTIONS	6.20%
02-1891	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	AFFINITY	4.50%
02-1901	0041	STANDARD FIRE INS. CO. (THE)	PERS	AUTO LIAB/PHYS DAMAGE	RATE	RETAIL	-0.10%
02-1703	0748	STAR INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	LIVESTOCK MARKETING	0.00%
02-1702	0176	STATE FARM GENERAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	HOMEOWNERS	
02-1704	0808	SUTTER INS. CO.	COMM	OTHER LIABILITY	RATE & FORM	VEHICLE CONTRACT REIMBURSEMENT	-3.10%
02-1739	0218	TRANSCONTINENTAL INS. CO.	COMM	MULTI-PERIL	FORMS	BUSINESS ACCOUNT PACKAGE POLICY	
02-1740	0218	TRANSPORTATION INS. CO.	COMM	MULTI-PERIL	FORMS	BUSINESS ACCOUNT PACKAGE POLICY	
02-1642	0091	TWIN CITY FIRE INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	
02-1971	0400	UNIGARD INDEMNITY CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-1972	0400	UNIGARD INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-1475	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	MULTI-PERIL	RULE CHANGE	BUSINESS INS. POLICY	0.00%
02-1632	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY	17.90%
02-1803	0164	UNITED STATES FIDELITY & GUARANTY CO.	COMM	MULTI-PERIL	RATE	BOP-BUSINESS INS. POLICY/STANDARD SEGMENT	17.90%
02-1781	0031	UNITED STATES LIABILITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. EMPLOYMENT PRACTICES LIABILITY	0.33%
02-1741	0218	VALLEY FORGE INS. CO.	COMM	MULTI-PERIL	FORMS	BUSINESS ACCOUNT PACKAGE POLICY	
02-1923	0553	VIKING INS. CO. OF WISCONSIN	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD AUTO	7.20%
02-1732	0111	WAUSAU BUSINESS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-1733	0111	WAUSAU UNDERWRITERS INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	NONE	0.00%
02-1991	0350	WESTPORT INS. CORP	COMM	ALLIED LINES	RATE	NONE	15.00%

**California Department of Insurance**  
**Public Notice Filing**  
**25-Jan-02**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-1637	0350	WESTPORT INS. CORP	COMM	BOILER & MACHINERY	FORMS	NONE	
02-1643	0350	WESTPORT INS. CORP	COMM	OTHER LIABILITY	FORMS	NONE	
02-1981	0273	WORKMEN'S AUTO INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	

**105 Total Applications Received**

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	01-16987	11/09/01	Allstate Ins. Co.	Commercial Earthquake	Both Rate and Form		*
Correct	01-16987	11/09/01	Allstate Ins. Co.	Commercial Earthquake	Both Rate and Form		-8.70%
Incorrect	02-1024	01/18/02	Foremost Property and Casualty Ins. Co.	Personal Homeowners Multi- Peril	Rule Change	Mobile Home Ins.	*
Correct	02-1024	01/18/02	Foremost Property and Casualty Ins. Co.	Personal Homeowners Multi- Peril	Forms	Mobile Home Ins.	*